

**KEMENTRIAN RISET TEKNOLOGI DAN PENDIDIKAN TINGGI**  
**FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS AIRLANGGA**  
**PROGRAM STUDI : EKONOMI ISLAM**  
**DAFTAR No. : .....**

**ABSTRAK**

**SKRIPSI SARJANA EKONOMI ISLAM**

**NAMA : AMANDA MAULIDIYAH F**  
**NIM : 041211433039**  
**TAHUN PENYUSUNAN : 2015-2016**

**JUDUL:**

*Pengaruh Debt Financing dan Equity Financing terhadap Profit Expense Ratio*

**ISI:**

Penelitian ini bertujuan untuk mengetahui pengaruh *debt financing* dan *equity financing* terhadap *profit expense ratio*. Penelitian ini menjelaskan efisiensi pembiayaan dalam perbankan syariah. Metode penelitian yang digunakan adalah pendekatan kuantitatif. Data yang digunakan adalah laporan triwulanan Bank Muamalat Indonesia, Bank Syariah Mandiri, dan BRI Syariah, periode Januari 2011- Desember 2015, sehingga sampel berjumlah 60. Pengambilan sampel dengan menggunakan *purposive sampling*, analisis yang digunakan menggunakan analisis data panel.

Hasil penelitian menunjukkan bahwa secara *parsial debt financing* berpengaruh signifikan terhadap *Profit Exepense Ratio*, dan *equity financing* juga berpengaruh signifikan terhadap *Profit Exepense Ratio*. Secara simultan *debt financing* dan *equity financing* berpengaruh signifikan terhadap *Profit Exepense Ratio* perbankan syariah

**Kata Kunci:** *Debt Financing, Equity Financing, Profit Expense Ratio, Efisiensi.*

**MINISTRY OF TECHNOLOGY RESEARCH AND HIGHER EDUCATION  
FACULTY OF ECONOMIC AND BUSINESS AIRLANGGA UNIVERSITY**

**STUDY PROGRAM : ISLAMIC ECONOMICS  
No. LIST : .....**

**ABSTRACT  
THESIS OF ISLAMIC ECONOMICS BACHELOR**

**NAME : AMANDA MAULIDIYAH F  
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COMPOSING YEARS : 2015-2016**

**TITLE :**

The influence of Debt Financing and Equity Financing for Profit Expense Ratio Islamic Bank period of 2011-2015.

**CONTENT :**

The purpose of this research is to find out the influence of debt financing and equity financing to profit expense ratio. This research is to describe the efficiency of financing in Islamic bank. The research method of this research is the quantitative approach. Character sample used is a quarterly report on three Islamic banks, Bank Muamalat Indonesia, Bank Syariah Mandiri, and BRI Syariah, period of January 2011-December 2015, so the totaling 60 samples. Sampling using purposive sampling. The analysis used the Panel regression analysis.

The results showed that the partial debt financing significantly influence the profit expense ratio, and equity financing is also significantly influence the profit expense ratio. Simultaneously, debt financing and equity financing significantly influence of Islamic banking profit expense ratio.

**Keywords : Debt Financing, Equity Financing, Profit Expense Ratio, Efficiency.**